INDEX.

July to December, 1898.

I. Editorial Comment and Leading Articles.

American Bankers' Association.....19-161

Bankers' Magazine, the, prospectus for 1899.. 881
Bank examinations, value of..... 739
Bank of Spain, condition of..... 5
Branch banking system, the..... 883

Colorado, Resources and Attractions of :
  Agriculture, fruit growing and stock raising..... 194
  Banking, manufacturing and general business..... 195
  Colorado Springs and Cripple Creek..... 201
  Denver..... 200
  Geography and physical characteristics.. 179
  Health and pleasure resorts..... 182
  History of the State..... 180
  Mining industries of the State..... 185
  Resources of the State..... 174
  Smelting and refining..... 193
Commercial credit ratings..... 175
Cornwell, W. C., pamphlet by.. 598
Currency reform in Congress..... 901
Currency reform movement, progress of..... 894
Currency reform question, the..... 355

Examinations of banks, by official examiners, for the private information of banks..... 888
Elastic currency, an..... 747
Expansion of American trade and territory... 737
Expansion of our territory..... 886
Extension of American territory..... 171

Fowler, Charles N., proposed for chairman of banking and currency committee..... 900
Foreign Banking and Finance :
  Australia, banking in..... 27
  Australia, foreign capital in..... 759
  Australian banking conditions..... 758
  Australian bank returns, the..... 374
  Austria-Hungary, gold drain in..... 375
  Austria, savings banks in..... 762
  Bank consolidation in England..... 761
  Bank of England discount rate..... 28
  Bank of industrial securities, a..... 613
  Bank of Italy, the..... 372
  Bank of Spain, difficulties of..... 25
  Bank of Spain, state of..... 754
  Belgium, negotiable wealth of..... 374
  Berlin banks, progress of..... 612
  Brazilian funding scheme, the..... 243
  Brazil, monetary reform in..... 21
  Bulgaria, National Bank of..... 248
Check, largest in the world..... 26
Chili, economic crisis in..... 371
Chili, specie suspension in..... 611
Credit Foncier, conversion of..... 373
Discount rate in Europe..... 907
European money markets, stringency in.. 760
Foreign bonds in arrears..... 616
France, banking operations in..... 610
France, bourse legislation in..... 28
France, country banks in..... 245
France, regulating stock exchange in..... 242
France, savings banks in..... 369
Germany, economic development of..... 756
Germany, economic situation in..... 244
Germany, growth of capital in..... 20
Germany, Imperial Bank of..... 905
Gold, the world's surplus..... 903
Great Britain, banking power of..... 904
Greek loan, success of..... 22
Hong Kong, note circulation in..... 910
India, currency situation in..... 908
Indian currency reform, the..... 609
Italian banks, condition of..... 759
Italy, banking situation in..... 615
Italy, circulation in..... 757
Japan, financial situation in..... 754
Mexico, banking progress in..... 370
Netherlands, Bank of the..... 24
Russia, gold reserves of..... 375
Russia, new gold notes in..... 911
Scotland, municipal bank in..... 906
Servia, National Bank of..... 616
South African banks, the..... 23
Spain, financial conditions in..... 368
Spanish finances, condition of..... 241
Spanish war, cost and finances of..... 614
Swiss banks, state of..... 617
Switzerland, new bank of..... 907

Gold bullion, coinage of..... 2
Gold certificates, resumption of issue of..... 751
Gold imports, renewals of..... 604
Gold production for 1898..... 890
Government bonds, price of..... 360
Government notes, refusal of Congress to increase issue of..... 10
Government receipts for 1898..... 166

Hooley, Ernest T., speculative shemes of..... 14

Imperial Bank of Russia :
  Character of business done..... 58
  Establishment of banks of issue..... 35
  Executive force and employees..... 65

Functions of the bank 43
Gold reserve 52
Government of the bank 64
History of the bank 33
Imperial commercial bank 41
Relations of the bank to the treasury 61
Revision of the bank's charter 49
Statement of bank and treasury 54
Statement showing condition of bank 56
System of circulation 49
Weekly and annual reports 64
International American bank 16
Inter-oceanic canal, an 30

Leiter's wheat speculation 7
Loans of the United States 642

McCleary currency bill, the 1, 743

National bank, branches not authorized 753
National bank circulation 173
National Bank of Belgium:
Administration of the bank 637
Commercial operations of the bank 628
Development of the National bank 623
Early experiences with bimetallism 764
Fall in the value of silver 767
Governor of the bank 640
Latin union proposed 765
Present financial conditions in Belgium 769
Rate of discount 634
Relations of bank and treasury 640
Renewal of the charter 627
Rules governing circulation 635
Unsound policy of the early banks 619
National bank reserves, deficiency in 602
National bankruptcy law, the 4
Nicaragua canal, prospects of 891

Omaha currency convention, the 599

Paine currency bill, the 897
Peace negotiations, the 353
Popular war loan, the 167
Prosperity of the country, increase of 896

Revenue bill for war purposes 8
Revenue policy of the future 365

Savings bank surplus, not taxable 746
Silver in Cuba and Porto Rico 363
Spanish-American war, financial operations 164
Stamp tax on bills of exchange 362
State banking systems, growth of 748
State bank notes, test of constitutionality of tax 892
Statistics of State and National banks 741
Surplus revenues and currency reform 593
Surplus revenues and future financial legislation 605

Taxation of banks in war revenue bill 18
Tax on State bank notes, test of constitutionality of 892
Trust companies, decision of Missouri court 16
Trust Co. Section American Bankers' Association 596

War and speculation 4
War loan, success of 17
War revenue bill, operations of 169

II. Banking and Financial Law and Replies to Questions.

Acceptance—Oregon statute 937
Accommodation paper of corporations—discounting of—notice to bank 92
Assessment—interest—certificate appointing Receiver—certificate of stock—Deputy Comptroller of Currency 929

Bonds held as security for circulation—taxation—deduction 682

Capital stock, increase of 81
Cash and credit sales 96
Certificate of deposit—time of maturity 400
Check as assignment of deposit 233
Check—authority to indorse 935
Check—delay in presentation—promise to pay check—certification without funds 674
Check—forged indorsement—action against maker—estoppel 393
Check—indorsement "for collection"—warranty 225
Check issued without stamp—protest 96
Check—payment—reclaiming remittance 400
Check—stopping payment—rights of holder—burden of proof 389
Check—verbal acceptance—right of action 931
Check, when assignment of deposit—action against bank—general assignment by depositor 797
Collections—collecting agent taking security for its own claims 224
Collections—insolvency 232
Collections—liability of collecting bank—custom and usage 681
Cotton, sales of—State statute—application to National bank 671

Depositors, suits by, against directors—Federal court rules 672
Directors—care and skill—liability 232
Directors, liability of 81
Draft—place of presentment 682

Forged check—indorsement—custom 941
Forged check—liability of collecting bank 939
Forged check—liability of drawee bank 812
Forged checks—facsimile of signature—rubber stamp 669
Forged indorsement—against payee bank 399

Insolvent National bank-stock sold under fraudulent representations—repudiation of contract 666
Insolvent bank—demand of payment 938
Insolvent bank—deposit—recovery 942

Indorsement—stamp guaranty 944

Liquidation of solvent bank 404

National bank as trustee-conveyance of real estate to 800

National bank, engaging in manufacturing... 81
National bank—liability of stockholders—stock held as trustee.....
National bank, liquidating agent, suit by..... 681
National bank officers—embezzlement by—what constitutes..... 669
National bank, purchase of real estate..... 81
National bank—purchase of wheat..... 668
National bank—rate of interest..... 94
National bank stock—liability of pledgee—stock registered in name of Cashier..... 219
National bank—when transaction is a deposit and not a loan..... 805
Notary public—officer of bank—protest....811, 812
Note, action upon—alleging corporate existence and location of bank..... 403
Note payable to bearer—evidence of ownership..... 810
Notes made for accommodation of bank—action by Receiver..... 231

President—knowledge of—when imputed to bank..... 798
President of bank—powers—employment of attorney..... 229
Promissory note—guaranty..... 234
Promissory note—indorsement before delivery. 673
Promissory note made payable at bank—order on bank to pay..... 811
Promissory note—waiver of demand, notice and protest—endorsers..... 811
Protest, certificate of—when sufficient..... 391
Protest, waiver of..... 391
Protest—waiver of endorser..... 682

Receiver—right to maintain action..... 81
Restrictive endorsement—parol evidence..... 402

Safe-deposit boxes—liability of bank for loss.. 404
Savings banks—taxation of surplus fund..... 801
Speculations of bank officer—notice to brokers. 808
Stamp on note and mortgage..... 234
Stamp on receipt for money received from bank 810
Stamp tax—receipt for payment of deposit.... 96

Taxation of Savings bank surplus..... 801
Trust companies—power to act as assignees—banking powers..... 231
Trust company—power to receive deposits..... 85

III. Banking Miscellany, Reports, Etc.

American Bankers' Association:
Adams, Gov. Alva., address by..... 407
Anderson, A. C., address of..... 473
Bank clerk, the (J. T. Hayden)..... 464
Banking facilities in rural districts, need of. 480
Bureau of education, report of..... 435
Committee on uniform laws, report of..... 431
Electon of officers..... 508
Executive council's report..... 429
Hendrix, Joseph C., addresses by..... 412-13
Nominating committee..... 441
Powers, J. D., address of..... 457
Protection of bankers' drafts..... 473
Protective committee's report..... 425
Pullen, E. H., address of..... 465
Reynolds, Geo. M., address of..... 491
Rhawn, Wm. H., memorial on death of..... 434
Royall, W. L., addresses of..... 461, 480
Secretary's report..... 422
States, call of..... 441
Thatcher, Joseph A., address by..... 410
Treasurer's report..... 423
Trust Company Section:
Gibson, F. B., address of..... 528
Jeffery Edward T., address of..... 512
Rackemann, Felix, address of..... 514
Vierling, Frederick, address of..... 545
Twenty-fourth annual convention..... 405
Uniform laws for holidays..... 491
Witham, Wm. S., address of..... 502
Anderson, A. C., (the larger American Bankers' Association..... 97

Bank credit money..... 918
Banking and Financial News:
July number, 121-126; August number, 314-318; September number, 556-560; October number, 688-692; November number, 833-836; December number, 986-990.
Banking as a profession (D. R. Forgan)..... 383
Bank of Spain, solvency of..... 74
Bayard, Samuel (with portrait)..... 785

Canadian banking and commerce..... 793, 235
Cheves, Langdon, sketch of (Louisa P. Haskell) 727
China, our trade with..... 76
Comptroller of the Currency, Annual Report of 962
Cotton, decline in price of..... 647
Cuba and Porto Rico, trade with..... 388

Failures, suspensions and liquidations..... 126, 318, 560, 687, 828
Fenton, W. T., sketch of (with portrait)..... 917
Foreign commerce of United States, 1898..... 240
Foreign trade of the United States..... 823
Forgan, D. R. (banking as a profession)..... 383

Gold, increasing the circulation of (Alex. E. Outerbridge)..... 66
Government paper money in the light of political economy and experience..... 922
Government war loan, the..... 115

Haskell, Louisa P. (sketch of Langdon Cheves)..... 772
Hawaiian Islands..... 238
Huston, J. P. (resources of Missouri)..... 686

Illinois State Banks, comparative statement of condition..... 962

McCleary bill, digest of..... 109
McFarland, F. O. (Government paper money). 922
Mint report for 1898..... 960
Modern Banking Methods:
Articles of association, form of..... 378
Assistant cashier, duties of..... 913
Bank bookkeeping..... 249
Books required, description..... 251
Cashier, duties and qualifications..... 788
Circulating notes, issue of..... 382

Clerks, selection of..... 250
Director's oath, forms of..... 381
Determining form of organization..... 377
Fixing the amount of capital stock..... 377
Organization certificate, form..... 379
Organizing a country bank..... 377
Paying teller, duties of..... 913
Proxy, form of..... 252
Securing subscriptions to stock..... 378
Selection of officers and employees..... 649
Starting the bank..... 249
Stock payment—certificate of officers and directors..... 648
Vice-President, duties of..... 787

National bank returns, reserve cities and United States..... 698, 842
New banks, Changes in Officers, etc:
July number, 127; August number, 319; September number, 561; October number, 693; November number, 837, December number, 991.
New York State Bankers' Association:
Adsit, Charles, address of..... 293
Bank and mercantile credits (F. R. Boocock)..... 280
Barnes, A. C., address of..... 287, 301
Committee on resolutions, report of..... 289
Credit department for country banks (E. O. Eldredge)..... 286
Group of delegates—portrait—opp..... 288
Hepburn, A. B., president's address..... 254
McElroy, W. H., address of..... 296
New bankruptcy law, the (Geo. W. Ray).. 273
Nomination of officers..... 263
Officers, sketches of..... 306
Portraits of officers (inset opp.)..... 254
Rainey, W. H., remarks by..... 284
Report of annual convention..... 254
Secretary's report..... 259
Taylor, Robert S., address of..... 267, 300
Treasurer's report..... 258
Notices of new books..... 784

Open Letters from Bankers:
Collection of country checks (A. S. Cox)... 830
Early American banking (A. T. McMillan) 830
Expense in making collections (T. E. Flournoy)..... 831
Exports of gold coin and bullion (A. E. Outerbridge)..... 829
Outerbridge, A. E., (increasing the circulation of gold..... 66

Practical Banking Department:
Bank bookkeeping..... 252, 789
Bank papers, standard forms of..... 651
Bonds for employees..... 652
Checks not paid for lack of funds..... 916
Checks, prevention of raising..... 652
Clearing-house for country items, practicability of (James C. Hallock)..... 69
Endorsements on checks, uniformity..... 915
Forms for banks, uniformity..... 916
Hallock, James C. (clearing-house for country checks)..... 69
Raising of checks, prevention of..... 73
Reserve, proper amount of..... 651
Revenue act, taxes imposed..... 117
Russel, Geo. H. (with portrait)..... 777

Silver seigniorage, coinage provided for in the war revenue bill..... 100
State Bankers' Associations:
Bankers' Association of Illinois..... 815
California Bankers' Association..... 683
Georgia Bankers' Association..... 102
Indiana Bankers' Association..... 946
Kansas Bankers' Association..... 813
Kentucky Bankers' Association..... 813
Michigan Bankers' Association..... 102
New York State Bankers' Association..... 254
New York State Bankers' Association, group meetings..... 103, 818
Ohio Bankers' Association..... 684
Pennsylvania Bankers' Association..... 950
Tennessee Bankers' Association..... 107
Wisconsin Bankers' Association..... 822
State banks of issue in Illinois..... 209, 653, 778
State banks, Reports of Supervising Officers:
Vermont..... 824
Wisconsin..... 827

Taxation of banking capital in Missouri..... 78
Taxes imposed under revenue act..... 117
The larger American Bankers' Association (A. C. Anderson)..... 97

United States public debt..... 308

Vivion, J. G., sketch of (with portrait)..... 919

Wages, course of since 1870..... 791

IV. Money, Trade and Investments.

A REVIEW OF THE FINANCIAL SITUATION.

COMPARATIVE PRICES AND QUOTATIONS OF ACTIVE STOCKS, RAILWAY, INDUSTRIAL AND GOVERNMENT BONDS.

July number..... 131
August number..... 324
September number..... 565
October number..... 708
November number..... 853
December number..... 996

ACTIVE STOCKS, COMPARATIVE PRICES AND QUOTATIONS.

July number..... 143
August number..... 335
September number..... 575
October number..... 719
November number..... 863
December number..... 1007

RAILWAY, INDUSTRIAL AND GOVERNMENT BONDS.

July number..... 144
August number..... 337
September number..... 577
October number..... 721
November number..... 865
December number..... 1009

BANKERS' OBITUARY RECORD.

July number..... 159
August number..... 352
September number..... 592
October number..... 735
November number..... 880
December number..... 1024